Case 06-14908 Doc 1 Filed 11/14/06 Entered 11/14/06 11:10:12 Desc Main (Official Form 1) (10/06) Document Page 1 of 34

All Other Names used by the Debtor in the last 8 years (include marked, marker, and trade names):  Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, strike all):  XXXXXX-7368  Street Address of Debtor (No. and Street, Chy, and State): 7230 S Emerald Avenue  Chicago, II.    ZIP CODE	(56.0.)			
All Other Names used by the Debtor in the lest 8 years (include married, maiden, and trade names):	N	ORTHERN DISTRICT OF ILLIN	IOIS	Voluntary Petition
(include married, maider, and trade names):  (include married, maider, and trade names.):  (include married, maider, and trade include Ell No.  (include married, maider, and trade include Ell No.  (include married, maider, and trade include Ell No.  (include married, Maider, and trade i	Name of Debtor (if individual, enter Last, First, I Jasper, Roy L.	Middle):	Name of Joint Debtor (Spouse) (Last, First, M	iiddle):
state all): ***********************************	All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years		ne last 8 years
ZiP CODE	state all): xxx-xx-7368			other Tax I.D. No. (if more than one,
County of Residence or of the Principal Place of Business: Cook  Making Address of Debtor (if different from street address):  ZiP CODE 60621    County of Residence or of the Principal Place of Business:   Chapter 7200 S Emerald Avenue   Chicago, IL	Street Address of Debtor (No. and Street, City, 7230 S Emerald Avenue Chicago, IL	and State):	Street Address of Joint Debtor (No. and Street	t, City, and State):
Mailing Address of Debtor (if different from street address):    ZiP CODE   60621   ZiP CODE		60621		
Chapter of Debtor   Same of Same of Debtor   Same of Debtor   Same of Debtor   Same of Same of Debtor   Same of Debtor   Same of Same of Debtor   Same of Same of Debtor   Same of Same	County of Residence or of the Principal Place of Cook	of Business:	County of Residence or of the Principal Place	of Business:
Location of Principal Assets of Business Debtor (if different from street address above):	Mailing Address of Debtor (if different from stre 7230 S Emerald Avenue Chicago, IL	et address):	Mailing Address of Joint Debtor (if different from	m street address):
Type of Debtor   Check one box.   Check one box.   Health Care Business   Check one box.   Health Care Business   Single Asset Real Estate as defined   Check one box.   Chapter 17 Betition for Recognition of a Foreign Main Proceeding   Chapter 18 Detition (includes Lic and LLP)   Partnership   Check this box and state type of entity below.)   Tax-Exempt Entity (Check box, if applicable to Check this box and state type of entity below.)   Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).   Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).   Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).   Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).   Debtor is a tax-exempt organization attach signed application for the ourt's consideration. See Official Form 3A.   Debtor is a tax-exempt sequence of creditors.   Debtor is a tax-exempt organization attach signed application for the court's consideration. See Official Form 3A.   Debtor is a tax-exempt sequence organization attach signed application for the court's consideration. See Official Form 3A.   Debtor sinates that funds will be available for distribution to unsecured creditors.   Debtor similates that funds will be available for distribution to unsecured creditors.   Debtor similates that funds will be available for distribution to unsecured creditors.   Debtor similates that funds will be available for distribution to unsecured creditors.   So 10				ZIP CODE
Type of Debtor   Chapter of Bankruptcy Code Under Which   Check one box.)   Check one box.)   Check one box.)   Check one box.)   Chapter of Bankruptcy Code Under Which   Chapter of Bankruptcy Verse Code In India Chapter of Bankruptcy Code Under Which   Chapter of Bankruptcy Code Under Which   Chapter of Bankruptcy Under India Chapter of Chapter of Bankruptcy Code Under Which   Chapter of Chapter of Bankruptcy Code Under Which   Chapter of B	Location of Principal Assets of Business Debto	r (if different from street address above):		
Check one box.				ZIP CODE
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).  Statistical/Administrative Information  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors  1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- OVER 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 100,000  Estimated Assets  \$100 to \$10,000 to \$100,000 to \$1 million to \$100,000 to \$1 million to \$100,000 to \$1 million to \$100 million  Estimated Debts	(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applied)	(Check one box.)  Health Care Business  Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)  Railroad  Stockbroker  Commodity Broker  Clearing Bank  Other  Tax-Exempt Entity (Check box, if applicable.)  Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	the Petition is Filed (  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Nature of Debts (Companies of Debts)  Nature of Debts (Companies of Debts)  Chapter 13  Chapter 13  Nature of Debts (Companies of Debts)  Nature of Debts (Companies of Debts)  Chapter 13  Check one box:  Debtor is a small business debtor as defined in Debtor is not a small business debtor as	Check one box)  Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Check one box)  Debts are primarily business debts.
Statistical/Administrative Information  □ Debtor estimates that funds will be available for distribution to unsecured creditors.  □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors  1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- 0VER 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	signed application for the court's consider unable to pay fee except in installments.  Filing Fee waiver requested (applicable to	ration certifying that the debtor is Rule 1006(b). See Official Form 3A.	Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited p	repetition from one or more classes
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.    Estimated Number of Creditors	Statistical/Administrative Information	1		• . ,
there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors  1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- OVER 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000   Estimated Assets  So to \$10,000 to \$10,000 to \$10,000 to \$1 million to \$100,000 to \$100,000 to \$1 million to \$100 million  Estimated Debts	=		penses paid.	
1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- OVER 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000  ☑ □ □ □ □ □ □ □ □ □ □ □ □  Estimated Assets  □ \$0 to \$10,000 to \$100,000 \$1 million \$100 million  Estimated Debts	there will be no funds available for distribu		· · · · · · · · · · · · · · · · · · ·	
□ \$0 to	1- 50- 100- 200- 49 99 199 999 2	5,000 10,000 25,000		
	☐ \$0 to ☐ \$10,000 to	\$100,000 to \$1 million \$100 million		
	Estimated Debts  \$0 to \$50,000 to \$100,000	☑ \$100,000 to ☐ \$1 million to \$100 million	to More than \$100 million	

Page 2 of 34 Document (Official Form 1) (10/06) FORM B1, Page 2 Name of Debtor(s): Roy L. Jasper Voluntary Petition (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Chicago; Chapter 13 Discharged 03-40236 10/1/2003 Location Where Filed: Case Number: Date Filed: Chicago; Chapter 13 Dismissed 02-45795 11/20/2002 Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: None District: Relationship: Judge **Exhibit B** Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). X /s/ Robert J. Adams & Associates 11/14/2006 Robert J. Adams & Associates Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. П No.  $\overline{\mathbf{Q}}$ **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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Case 06-14908 Doc 1 Filed 11	ment Description
(Omolar Form 1) (16/66)	
Voluntary Petition	Name of Debtor(s): Roy L. Jasper
(This page must be completed and filed in every case	·
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petitio true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and chosen to file under chapter 7] I am aware that I may proceed under chapt 11, 12 or 13 of title 11, United States Code, understand the relief available.	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
each such chapter, and choose to proceed under chapter 7.	(Check only one box.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)	I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Cod specified in this petition.	Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Roy L. Jasper Roy L. Jasper	
Roy L. Jasper	X
Χ	(Signature of Foreign Representative)
Telephone Number (If not represented by an attorney)	(Printed Name of Foreign Representative)
11/14/2006	
Date	(Date)
Signature of Attorney  X /s/ Robert J. Adams & Associates  Robert J. Adams & Associates  Bar No. 0013056  Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Phone No.(312) 346-0100 Fax No.(312) 346-6228	Printed Name and title, if any, of Bankruptcy Petition Preparer
11/14/2006 Date	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petitio true and correct, and that I have been authorized to file this petition on behat the debtor.	If of
The debtor requests relief in accordance with the chapter of title 11, United Code, specified in this petition.	Address  X
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

Form B6A (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Single Family Residence 7230 S. Emerald Ave, Chicago, IL 60621; originally purchased in 1999 for \$60,000; refinanced in February 2006 for \$131,000; value is from Zillow.com	Fee simple		\$147,783.00	\$141,595.00
	·		¢4.47.702.00	

Total: \$147,783.00

Form B6B (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF	-	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		7 rooms	-	\$700.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothes	-	\$300.00
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

Form B6B (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SCHEDULE B - PERSONAL PROPERTY**

		Continuation Sheet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x	Pension plan through job	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
	-		•	

Form B6B (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SCHEDULE B - PERSONAL PROPERTY**

		Continuation Sheet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Saturn Vue	-	\$15,095.00
26. Boats, motors, and accessories.	X			
		Tota	l >	\$16,345.00

Form B6B (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

### INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Single Family Residence 7230 S. Emerald Ave, Chicago, IL 60621; originally purchased in 1999 for \$60,000; refinanced in February 2006 for \$131,000; value is from Zillow.com	735ILCS 5/12-901	\$6,188.00	\$147,783.00
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
TCF	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
7 rooms	735 ILCS 5/12-1001(b)	\$700.00	\$700.00
Clothes	735 ILCS 5/12-1001(a), (e)	\$300.00	\$300.00
Pension plan through job	735 ILCS 5/12-1006	Unknown	Unknown
2006 Saturn Vue	735 ILCS 5/12-1001(c)	\$0.00	\$15,095.00
		\$7,438.00	\$164,128.00

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Official Form 6D (10/06) In re Roy L. Jasper

Case No.		
	(if known)	

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

☐ Check this box	IT (	aepto	or has no creditors holding secured claims t	o r	epc	ort c	on this Schedule L	).
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 1061205274349  America's Servicing Company 7495 New Horizon Way, Building 4 Frederick, MD 21703		-	DATE INCURRED: NATURE OF LIEN: Mortgage COLLATERAL: First Mortgage REMARKS:				\$131,495.00	
ACCT # 4004005074040			VALUE: \$147,783.00 DATE INCURRED: Various					
ACCT #: 1061205274349  America's Servicing Company 7495 New Horizon Way, Building 4 Frederick, MD 21703		-	NATURE OF LIEN: Mortgage arrears COLLATERAL: First Mortgage REMARKS:				\$9,300.00	
ACCT #:			VALUE: \$147,783.00 DATE INCURRED: NATURE OF LIEN:					
City of Chicago, Dept. of Water c/o Myron N. Schreiber, Ass't Commission 333 S. State, Room L10 Chicago, IL 60604		-	Utility COLLATERAL: Lien on residence REMARKS:				\$800.00	
			VALUE: \$147,783.00 DATE INCURRED: April 2006					
ACCT #: 154908049544  GMAC PO Box 217060 Auburn Hills, MI 48321		-	Car loan COLLATERAL: PMSI - 2006 Saturn VUE REMARKS:				\$15,095.00	
			VALUE: \$15,095.00					
No continuation sheets attache	Ч	•	Subtotal (Total of this	Paç	je) :	>	\$156,690.00	\$0.00
continuation sheets attache	u		Total (Use only on last	paç	je) :	>	\$156,690.00	\$0.00

(Report also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

Official Form 6E (10/06)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
Τ\	(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
$\neg$	Wages, salaries, and commissions
_	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
<b>√</b>	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
<b>√</b>	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of istment.
	2 continuation sheets attached

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IN RE: Roy L. Jasper

CASE NO \_

(If Known)

CHAPTER 13

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units								
MAILIN INCLUD	TOR'S NAME, NG ADDRESS ING ZIP CODE, OUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			_	DATE INCURRED: 2004						
Internal Revenue Mail Stop 5010-Cl 230 S. Dearborn Chicago, IL 60604	ni		-	CONSIDERATION: Notice Only REMARKS:				\$1,400.00	\$1,400.00	\$0.00
		'	•	Subtotals (Totals of this	ра	ge)	) >	\$1,400.00	\$1,400.00	\$0.00
				last page of the completed Schedule n the Summary of Schedules.)	To	otal	l >			
	If a	pplica	ıble,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)	E.	ais	, ,			

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IN RE: Roy L. Jasper

CASE NO

(If Known)

CHAPTER 13

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: 11/06/2006 CONSIDERATION:						
Robert J. Adams & Associates 125 S Clark St Ste 1810			Attorney Fees REMARKS:				\$3,306.00	\$3,306.00	\$0.00
Chicago, IL 60603		-	REWARKS.						
					_	_			
	+			+	$\vdash$	$\vdash$			
					H	H			
			Subtotals (Totals of this	s pa	ge)	) >	\$3,306.00		\$0.00
	Total > \$4,706.00  (Use only on last page of the completed Schedule E.								
Ke	port a	130 0	n the Summary of Schedules.)	_				<b>A.</b>	<b>A</b>
If a	applica	ıble,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		tals	s >		\$4,706.00	\$0.00

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Official Form 6F (10/06) In re **Roy L. Jasper** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED		
ACCT #: Certegy PO Box 30046 Tampa, FL 336303046		-	DATE INCURRED: CONSIDERATION: Collecting for - Horseshoe Casino REMARKS:				\$100.00	
ACCT #: 5187-4802-4175-7325 Chase Bank One Card Service 800 Brooksedge Blvd Westerville, OH 43081		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$380.00	
ACCT #:  City Of Chicago Dept. of Revenue Bureau of Parking 333 S. State, Room 540 Chicago, IL 60604-3977 Attn: Bankruptcy Unit		-	DATE INCURRED: CONSIDERATION: Code fines REMARKS:				\$16,843.00	
ACCT #: ComEd Customer Care Center P.O.Box 87522 Chicago, IL 60680		-	DATE INCURRED: CONSIDERATION: Utility Service REMARKS:				\$400.00	
ACCT #: 14854841  Corporate Collection Service 23200 Chagrind Blvd., Two Commerce Park, 4th Flr. Beachwood, OH 44122		-	DATE INCURRED: CONSIDERATION: Collecting for - RCN Chicago REMARKS:				\$570.00	
ACCT #: 1219289  Creditors Discount and Audit P.O.Box 213  Streator, IL 61364		-	DATE INCURRED: CONSIDERATION: Collecting for - Foundation Emergency Services REMARKS:				\$465.00	
continuation sheets attached		(Re <sub>l</sub>	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edı e, c	otal ile l in tl	> =.) ne	\$18,758.00	

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Official Form 6F (10/06) In re **Roy L. Jasper** 

Case No.		
•	(if known)	_

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 1

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: 2006-CH-22303 Freedman Anslemo Lindberg and Rappe 1807 W. Diehl Rd., #333 Naperville, IL 60563		-	DATE INCURRED: CONSIDERATION: Attorney for - America's Servicing Company REMARKS:				\$0.00
ACCT #: 5440-4550-1676-1655 HSBC PO Box 19360 Portland, OR 97280	_	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$785.00
ACCT #: 1241885  Medical Collections System, Inc. 725 S. Wells St., Suite 700 Chicago, IL 60607	_	-	DATE INCURRED: CONSIDERATION: Collecting For - Evergreen Medical Specialists REMARKS:				\$710.00
ACCT #: 5901681 MRSI 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018	_	-	DATE INCURRED: CONSIDERATION: Collecting for - Trinity Hospital REMARKS:				\$125.00
ACCT #: 5953499 MRSI 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018	_	-	DATE INCURRED: CONSIDERATION: Collecting for - Trinity Hospital REMARKS:				\$125.00
ACCT #: 5976771 MRSI 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018	_	-	DATE INCURRED: CONSIDERATION: Collecting for - Trinity Hospital REMARKS:				\$125.00
			Sı	ıbto	tal otal		\$1,870.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6F (10/06) In re **Roy L. Jasper** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Northwest Collectors Inc. 3601 Algonquin Rd. Ste. 500 Rolling Meadows, IL 60008-3146	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Heart Specialists REMARKS:				\$300.00
ACCT #:  Premium Asset Recovery 350 Jim Moran Blvd., Ste. 2 Deerfield Beach, FL 33442	-	-	DATE INCURRED: CONSIDERATION: Collecting for - Michael Reese Hospital REMARKS:				\$75.00
	> I > F.) he a.)	\$375.00 \$21,003.00					

Form B6G (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

Chock the box is debter had no executory contra	
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SCHEDULE H - CODEBTORS**

Check the box is debter had no obdebtere.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6J (10/06)

In re Roy L. Jasper

Case No.	
Ouse No.	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:			Dependent	s of Debtor and Sp	ouse	
Single	Relationship:	Nephew	Age: 32	Relationship	:	Age:
		Niece	18			
		Grandnephew	11			
Employment	Debtor			Spouse		
Occupation	Teacher					
Name of Employer	Chicago Publ	ic Schools				
How Long Employed	31 Years	0. 440 =				
Address of Employer	125 S. Clark Chicago, IL 6					
	Chicago, IL o	0003				
INCOME: (Estimate of a	verage or pro	jected monthly i	ncome at time ca	se filed)	DEBTOR	SPOUSE
1. Monthly gross wages		mmissions (Prora	ate if not paid mont	:hly)	\$5,448.26	
2. Estimate monthly over	ertime				\$0.00	
<ol> <li>SUBTOTAL</li> <li>LESS PAYROLL DEI</li> </ol>	DUCTIONS				\$5,448.26	
a. Payroll taxes (inclu		urity tax if b. is ze	ro)		\$1,051.70	
b. Social Security Tax		and, tase 21 20	,		\$0.00	
c. Medicare					\$0.00	
d. Insurance					\$255.56	
e. Union dues f. Retirement	Mandatory				\$69.05 \$490.36	
g. Other (Specify)	viaridatory				\$0.00	
h. Other (Specify)				<u> </u>	\$0.00	
i. Other (Specify)					\$0.00	
<ul><li>j. Other (Specify)</li><li>k. Other (Specify)</li></ul>					\$0.00 \$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCT	TIONS			\$1,866.67	
6. TOTAL NET MONTH					\$3,581.59	
<ol> <li>Regular income from</li> </ol>			sion or farm (Attacl	n detailed stmt)	\$0.00	
8. Income from real proj		asiness of profess	sion or family (Milaoi	r detailed stirit)	\$0.00	
9. Interest and dividend	S				\$0.00	
<ol><li>Alimony, maintenanc that of dependents lis</li></ol>	sted above		to the debtor for the	e debtor's use or	\$0.00	
11. Social security or gov	ernment assist	ance (Specify):			\$0.00	
12. Pension or retiremen	t income				\$0.00	
13. Other monthly income					·	
a. Contribution from sis	ter				\$200.00	
b					\$0.00	
C					\$0.00	
14. SUBTOTAL OF LINE					\$200.00	
15. AVERAGE MONTHL	,			<i>'</i>	\$3,781.59	
16. COMBINED AVERAG			45)	· ·		781.59
if there is only one de	epror repeat tota	ai reported on line	(R	eport also on Sumi	mary of Schedules a	nd, if applicable,

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**.

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Official Form 6J (10/06)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ie case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? ✓ Yes ☐ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$225.00
b. Water and sewer	\$40.00
c. Telephone	\$70.00
d. Other:	
Home maintenance (repairs and upkeep)     Food	\$450.00
5. Clothing	\$80.00
6. Laundry and dry cleaning	\$40.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$180.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$70.00
10. Charitable contributions	\$238.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$145.00
b. Life	
c. Health	¢144.00
d. Auto e. Other:	\$144.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
<ul><li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li><li>17.a. Other: Hair Cuts &amp; Grooming</li></ul>	\$20.00
17.b. Other:	Ψ20.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	_
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,802.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	<b>***</b>
a. Average monthly income from Line 15 of Schedule I     b. Average monthly expenses from Line 18 above	\$3,781.59
c. Monthly net income (a. minus b.)	\$1,802.00 \$1,979.59
	ψ1,010.00

Official Form 6 - Declaration (10/06)

# Document Page 21 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read	the foregoing summary and schedules, consisting of	19
sheets, and that they are true and correct to the best of	of my knowledge, information, and belief.	ummary page as attached plus 2.)
Date 11/14/2006	Signature /s/ Roy L. Jasper Roy L. Jasper	
Date	Signature	
	[If joint case, both spouses must sign.]	

### JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **STATEMENT OF FINANCIAL AFFAIRS**

None	State the gross amount of i including part-time activities case was commenced. Stamaintains, or has maintains beginning and ending dates	ncome the debtor is either as an emplate also the gross a ed, financial record is of the debtor's fis	has received from employment, loyee or in independent trade or amounts received during the two is on the basis of a fiscal rather the local year.) If a joint petition is file	business, from the beginning years immediately preceding than a calendar year may reported, state income for each spou	peration of the debtor's business, of this calendar year to the date this this calendar year. (A debtor that ort fiscal year income. Identify the use separately. (Married debtors filing less the spouses are separated and a
None	State the amount of income two years immediately pred	e received by the d ceding the commer rs filing under chap	ncement of this case. Give partion of the case. Give partion of the case.	ent, trade, profession, or opera culars. If a joint petition is filed	
None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other				
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately				
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors				
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this				

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Roy L. Jasper CASE NO

CHAPTER

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Institute for Financial Literacy

DATE OF PAYMENT, **AMOUNT OF MONEY OR DESCRIPTION** NAME OF PAYER IF OTHER THAN DEBTOR

AND VALUE OF PROPERTY

11/06/2006 \$50.00

### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or None similar device of which the debtor is a beneficiary.

### Document Page 24 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Roy L. Jasper CASE NO

CHAPTER

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

### None

### 11. Closed financial accounts

 $\square$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

### None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

### None $\square$

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

### None

 $\overline{\mathbf{Q}}$ 

List all property owned by another person that the debtor holds or controls.

### None $\square$

### spouse.

15. Prior address of debtor

 $\square$ 

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied

during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

## None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

### NAME, ADDRESS, AND LAST FOUR DIGITS OF

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ✓

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

### JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 4

None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None  ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None 🗹	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None  ✓	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

### JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

I declare under penalty of perjury that I have read the answe attachments thereto and that they are true and correct.	rs contained in the	e foregoing statement of financial affairs and any
Date 11/14/2006	Signature of Debtor	/s/ Roy L. Jasper Roy L. Jasper
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

B201 (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

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IN RE: Roy L. Jasper

Fax: (312) 346-6228

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,	Robert J. Adams & Associates	_, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
requir	red by § 342(b) of the Bankruptcy Code.	
/s/ Ro	obert J. Adams & Associates	
Robe	rt J. Adams & Associates, Attorney for Debtor	r(s)
Bar N	lo.: 0013056	
Robe	rt J. Adams & Associates	
125 S	S. Clark, Suite 1810	
Chica	igo, Illinois 60603	
Phon	e· (312) 3/6-0100	

### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Roy L. Jasper	X /s/ Roy L. Jasper	11/14/2006	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	DISCLUSURE OF COM	PENSATION OF ATTORNE	I FOR DEDIOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. that compensation paid to me within one year be services rendered or to be rendered on behalf of is as follows:	fore the filing of the petition in bankrup	otcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:	_	\$3,306.00
	Prior to the filing of this statement I have receive	d:	\$0.00
	Balance Due:	_	\$3,306.00
2.	The source of the compensation paid to me was	:	
	☑ Debtor ☐ Other (sp.)	ecify)	
3.	The source of compensation to be paid to me is:		
	✓ Debtor ☐ Other (sp.	ecify)	
4.	✓ I have not agreed to share the above-disclo associates of my law firm.	sed compensation with any other pers	on unless they are members and
	I have agreed to share the above-disclosed associates of my law firm. A copy of the agreement compensation, is attached.		
5.	In return for the above-disclosed fee, I have agre a. Analysis of the debtor's financial situation, an bankruptcy; b. Preparation and filing of any petition, schedul c. Representation of the debtor at the meeting of	d rendering advice to the debtor in det es, statements of affairs and plan whic	ermining whether to file a petition in the may be required;
ô.	By agreement with the debtor(s), the above-disc	losed fee does not include the followin	g services:
		CERTIFICATION	
	I certify that the foregoing is a complete state representation of the debtor(s) in this bankruptcy		at for payment to me for
	11/14/2006	/s/ Robert J. Adams & Associates	<b>S</b>
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (312)	Bar No. 0013056

Official Form 6 - Summary (10/06)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$147,783.00		
B - Personal Property	Yes	4	\$16,345.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$156,690.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$4,706.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$21,003.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,781.59
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,802.00
	TOTAL	17	\$164,128.00	\$182,399.00	

Official Form 6 - Statistical Summary (10/06)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Roy L. Jasper CASE NO

CHAPTER 13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$1,400.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$1,400.00

### State the following:

Average Income (from Schedule I, Line 16)	\$3,781.59
Average Expenses (from Schedule J, Line 18)	\$1,802.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$6,071.85

### State the following:

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Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$4,706.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$21,003.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$21,003.00

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

N RE:	Roy L. Jasper	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

N RE:	Roy L. Jasper	Case No.	
			(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
Contandation Chock No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Roy L. Jasper
Date:11/14/2006